

Fill in this information to identify the case:

Debtor 1 Brian Douglas Deskins _____

Debtor 2 Cheryl Ann Deskins
(Spouse, if filing) _____

United States Bankruptcy Court for the: WESTERN DISTRICT OF WASHINGTON _____

Case number 18-42845 _____

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Bank of America, N.A.

Court claim no. (if known): 6

Date of payment change:

Must be at least 21 days after date
of this notice

06/25/2019

Last 4 digits of any number you use to
identify the debtor's account:

8399

New total payment:

Principal, interest, and escrow, if any \$ 854.21

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe
the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not
attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: PRINCIPAL BALANCE CHANGE- NUMBER OF DAYS IN BILLING CYCLE CHANGED

Current mortgage payment: \$ 840.01

New mortgage payment: \$ 854.21

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Leah R. Turner

Signature

Date 06/04/2019

Print: Leah R. Turner

Title AVP; Bankruptcy Specialist

Company Bank of America

Address 4161 PIEDMONT PKWY, BANK OF AMERICA TRIAD CENTE

Number Street

Greensboro, NC 27410

City State ZIP Code

Contact phone (336) 854-6458

Email leah.r.turner@bankofamerica.com

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON (TACOMA DIVISION)

Chapter: 13 No. 18-42845

In re:

Judge: MARY JO HESTON

Brian Douglas Deskins
Cheryl Ann Deskins
Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on 06/04/2019, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre-paid, or via filing with the US Bankruptcy Court's CM ECF system.

By U.S. Postal Service First Class Mail Postage Prepaid:

Debtor: Brian Douglas Deskins
5016 64th Ave W
University Place, WA 98467-2910

Co-Debtor: Cheryl Ann Deskins
5016 64th Ave W
University Place, WA 98467-2910

Debtor's Attorney: NOEL P. SHILLITO
1919 N Pearl St Ste C2
Tacoma, WA 98406-2490

Trustee: MICHAEL G. MALAIER
2122 Commerce St
Tacoma, WA 98402-3002

/s/ Irene Zhao

LCI
(as Authorized Agent for Bank of America N.A.)
111 Anza Blvd Suite 310
Burlingame, CA 94010
650.342.9486 (x250)
izhao@lciinc.com